

Fig. 1B

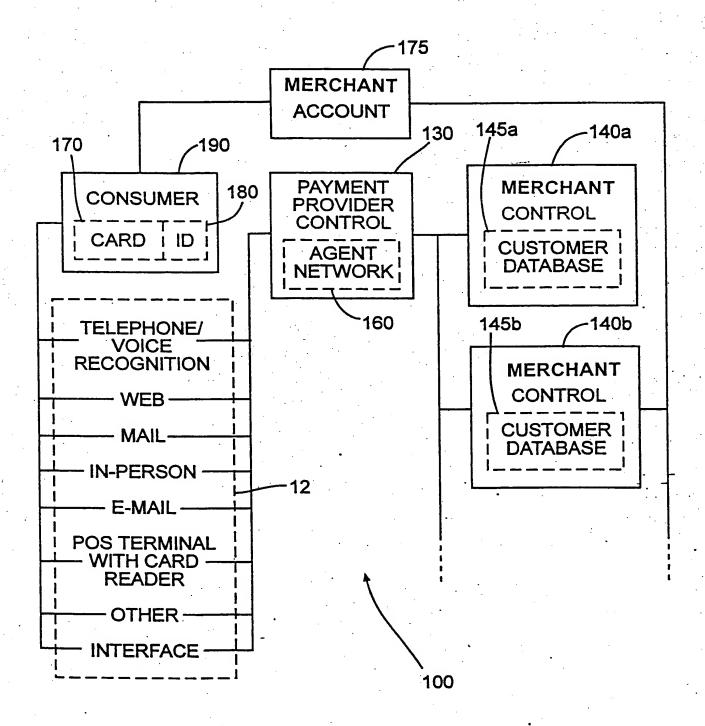
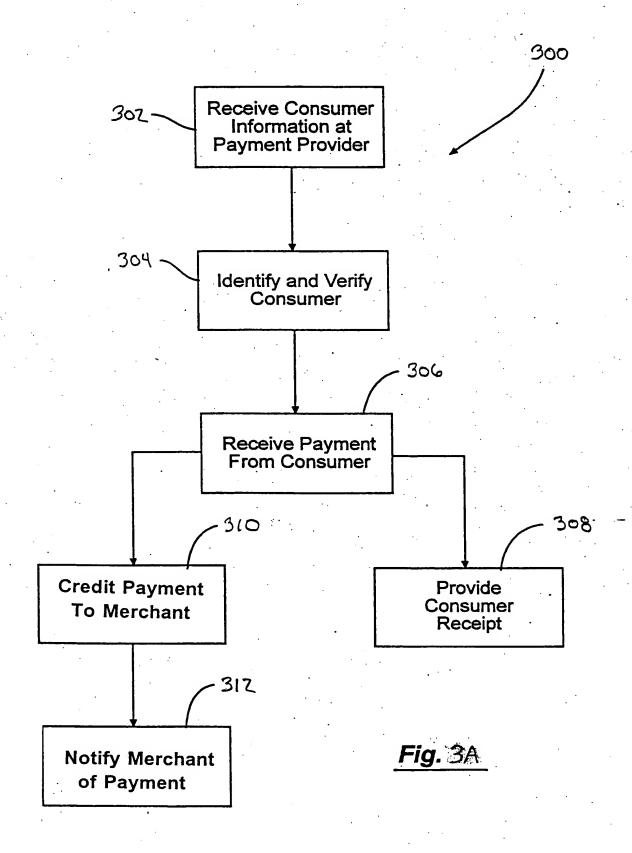
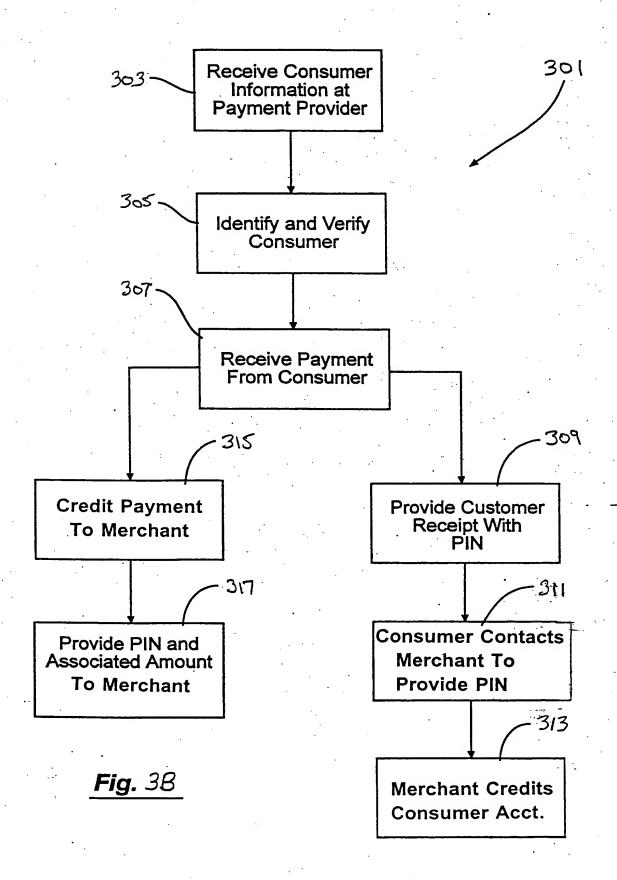


Fig. 2





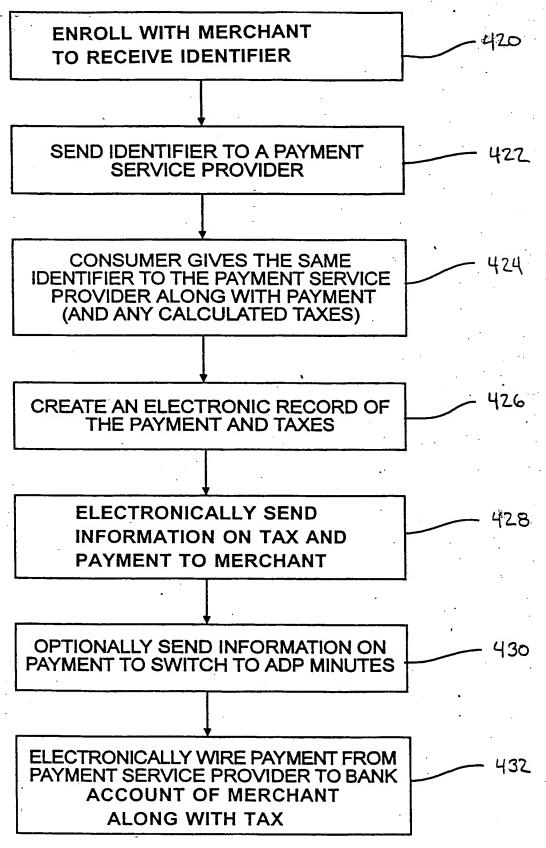


Fig. #

CONTACT MERCHANT TO 546 **ACTIVATE A SERVICE BY CREATING AN ACCOUNT ELECTRONICALLY SENDING THE** ACCOUNT INFORMATION TO A PAYMENT SERVICE PROVIDER ALONG WITH A 548 REQUIRED PAYMENT 550 MAKING THE REQUIRED PAYMENT TO THE PAYMENT SERVICE PROVIDER 552 ISSUING AN IDENTIFIER TO THE **CONSUMER ELECTRONICALLY SENDING THE** PAYMENT TO A BANK ACCOUNT OF THE **MERCHANT** PROVIDING THE IDENTIFIER TO THE MERCHANT TO HAVE THE SERVICE ACTIVATED

500.

600 Consumer Agrees to Purchase Services/Goods ران From Merchant merchant Collects consumer information to enter into 512 Payment Provider Control weighout bearides consumer the tronsaction ldentifier and Payment Provider Cocation (3) Consumer provides payment to Payment Provider Using Unititia nerchant rotitled payment 812 made by consumer . Merchant provides Service 620 arplar doops go consiner

F16. 6

700 CONSUMER AGREES TO PURCHUSE SERVICE / GOODS FROM MERCHANT 710 MERCHANT STAGES TRANSACTION using Pos Device And OBTAINS TRANSACTION -UNIQUE MERCHANT PROVIDES CONSUMER WITH TRANSACTION - UNIQUE 10 AND PAYMENT LOCATION (S) CONSUMER PAYS AT PAYMENT LOCATION USING TRANSACTION -716 UNIQUE ID MERCHANT NOTIFIED OF PAYMENT 1718 LOWSUMER RECEIPES RECEIPT OR CONFIRMATION

Fig. 7

Consumer Agrees to Purchase Services [Goods from Merchant Merchant enters consumer information and time limit into Payment Presiden Control Merchant provides consumer with tronsaction 10 and payment provider location (s) Consumer Attempts Payment WIAKIN NO END yes Payment provider accepts 822 Payment and notifies recelant

FIG.8

900 RECEIVE TRANSACTION OIP REQUEST (OPTIONAL) 920 REPORT TRANSACTION REQUEST TO MERCHANT OBTAIN TRANSACTION 1D RECEIVE PAYMENT TRANSFER PAYMENT TO DESIGNATED RECIPIENT

F16. 9

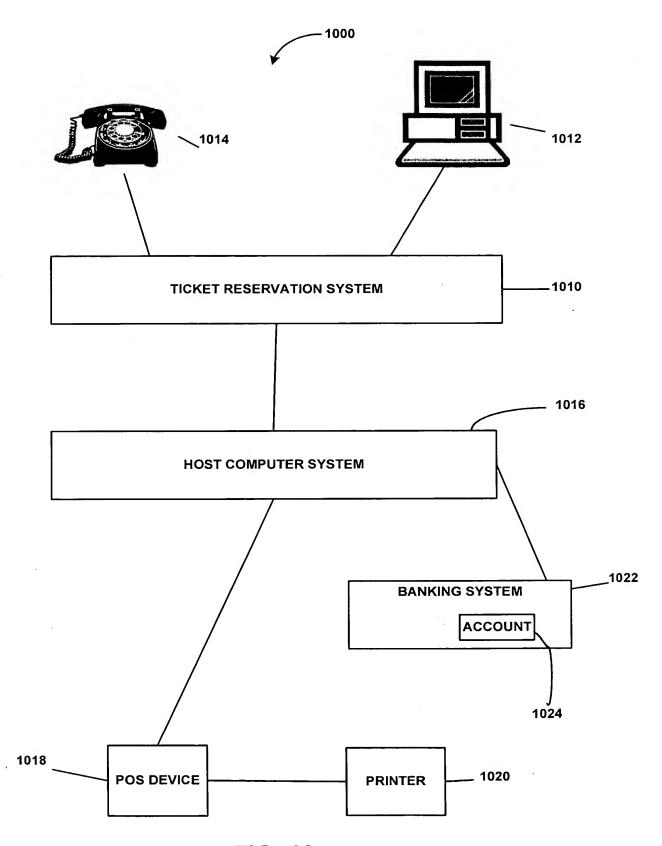


FIG. 10

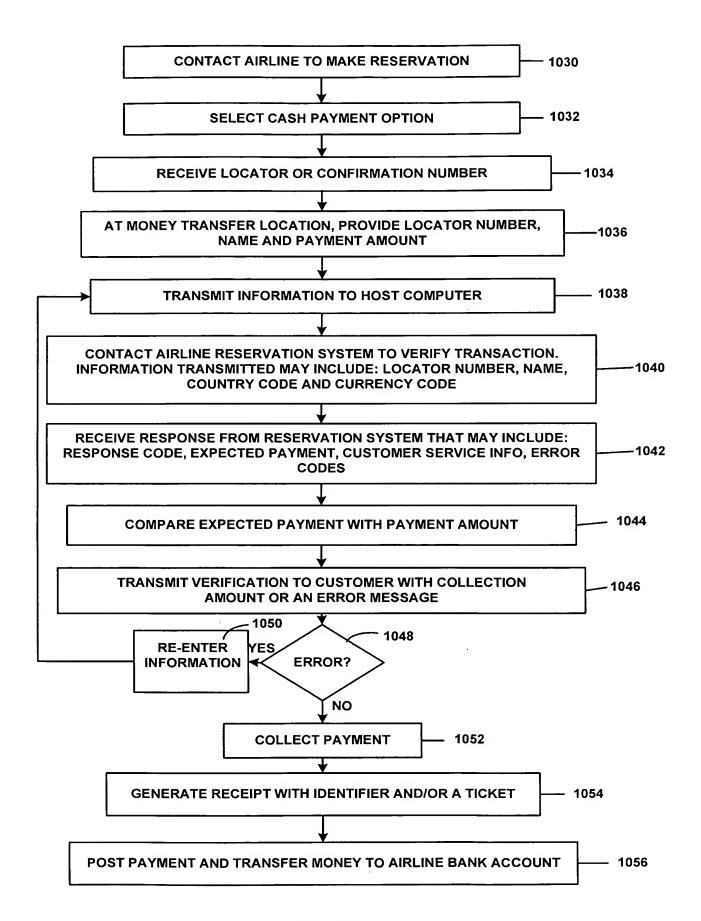


FIG. 11